

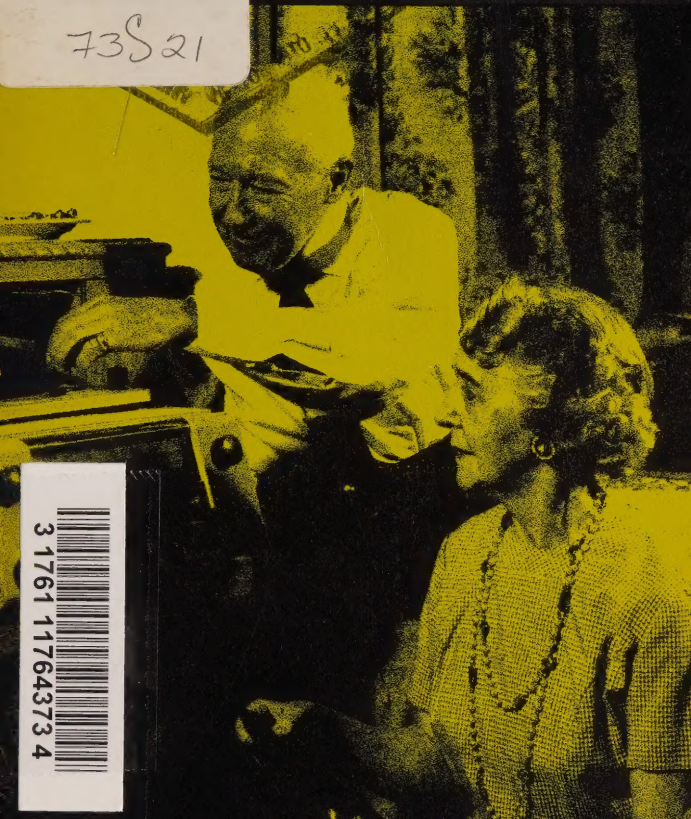
series of guides to Federal services for citizens

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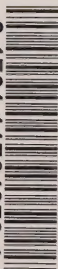
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Senior Citizens

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Introduction

About 150 different departments, agencies, commissions, boards, councils, crown corporations, and other organizations make up the Federal Government of Canada. Together, their programs and services concern all Canadians either directly or indirectly.

This brochure is one of a series published by Information Canada to let you know about those programs and services of which you may not be aware, but which nevertheless could be of particular benefit to you. Just as the federal government exists to provide services to Canadians, Information Canada exists to tell you about them.

While nearly all of the programs described are offered by the federal government, certain services administered by the provinces have been included. In each case the source of information is given.

And while the majority of these same programs are aimed at the individual, a few are aimed at small groups. (A separate Secretary of State department publication lists all available federal grants to groups and associations.)

For information on any federal program, service or publication, contact one of the Information Canada centres listed in the "Sources of Information" section.

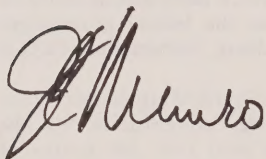
Edited from existing material, each brochure in the series deals with a different category of services, such as youth, immigration, citizenship, health and social services and senior citizens. To find specific information on the service in which you are interested, simply consult the table of contents at the beginning of the brochure. In other words, if you are faced with a given problem, the series is a practical guide to federal assistance or information.

It is not a duplication of material available through other government information sources, but is a new compilation of programs and services under headings that correspond to needs or activities, rather than department or government organization. For example, the brochure entitled "Youth" describes services

offered by the Department of Finance, the Secretary of State, the National Research Council and the Department of Manpower and Immigration.

Subsequent editions of this series will detail possible changes and additions to existing programs and services. The format, and the number and nature of topics included are all subject to change in the light of comments from our readers. Please forward any remarks to Communication Services, Information Canada, 171 Slater St., Ottawa, Ont. K1A 0S9.

The facts and figures in this brochure, all verified by the organizations concerned, apply as at July 1, 1973*. However, by contacting the sources indicated you will be advised of current regulations that may apply at the time of your enquiry.

A handwritten signature in dark ink, appearing to read 'J. Munro'. The signature is stylized with a large, looping initial 'J' and a series of connected, fluid strokes for the rest of the name.

John Munro
Minister of Labour
Minister responsible for Information Canada

*To ensure that the information presented in this brochure is as accurate and current as possible, a number of last-minute changes were made to reflect new legislation, etc.

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Senior Citizens

Old Age Security

Under the Old Age Security Act, the federal government pays a monthly pension to all eligible people, in addition to any retirement pension payable under the Canada Pension Plan or the Quebec Pension Plan. (It is not necessary to have contributed to these plans to receive the old age security pension.)

Who can claim for old age security pension?

Anyone who meets the residence and age conditions outlined below.

Age requirement

You cannot receive the old age security pension until you reach the age of 65.

Residence requirements

You must have lived in Canada for at least 10 years immediately before your claim for the old age security pension is approved; or, if you have not lived in Canada during this entire 10-year period you must:

- have lived in Canada before this period, and after the age of 18, for a length of time equal to three times the amount of time you were absent from the country during the 10-year period,
 - and have lived in Canada for the whole year preceding the date your claim is approved,
- or you must have lived in Canada for a total of 40 years since the age of 18. If you meet this requirement, you do not have to be living in Canada to submit a claim.

Amount of pension

As of October 1973, the basic pension is \$105.30 a month.

It is adjusted quarterly in accordance with the cost-of-living index.

Employment after obtaining the old age security pension
If you comply with the residence and age conditions you are entitled to the old age security pension whether you keep on working or not; regardless of your salary or other sources of income.

Payment of old age security pension outside Canada
If you are entitled to the old age security pension and you have lived in Canada for 20 years since the age of 18, you can receive the pension whether or not you live in Canada. Otherwise, you are entitled to the pension for only six months after the date of your departure.

Guaranteed Income Supplement

If you have little or no income other than your old age security pension, you are eligible for a guaranteed income supplement, provided you live in Canada.

As of October 1973, the guaranteed income supplement is \$73.86 a month for a single pensioner whose annual income is less than \$24 and \$65.60 a month each for a married couple whose annual income is less than \$48.

For a married pensioner whose spouse does not receive the pension, the supplement is \$73.86 a month, provided the combined income of the couple (bank interest, retirement pension, etc.) does not exceed \$1,311.60 a year. If their combined income exceeds \$1,311.60 but is less than \$4,815.60 the income supplement is reduced proportionately. If the couple's combined income is more than \$4,815.60 the pensioner is not eligible for the supplement.

This supplement is adjusted quarterly in accordance with the cost of living index.

Combined pensions—old age security and guaranteed income supplement

The combined amount of the old age security pension and the guaranteed income supplement is \$179.16 a month for a single person or a married person whose spouse does not

receive the pension, and \$341.80 a month for a married couple where both partners receive a pension. In both cases, the above conditions apply.

For more information on both the old age pension and the guaranteed income supplement, contact your regional office of the Department of National Health and Welfare, also known as Health and Welfare Canada. (see addresses below)

Combined pensions—old age security and retirement
People entitled to the retirement pension under the Canada Pension Plan and the old age security pension may receive the total amount of these two at the same time. The amount is calculated as a proportion of average yearly adjusted earnings.

The Canada Pension Plan

The Canada Pension Plan was set up in May 1965 to enable citizens to make financial preparations for their retirement and protect themselves, as well as their dependents or survivors, against a loss of income in the event of their disability or death.

Kinds of benefit

Administered by the Department of National Health and Welfare, the Canada Pension Plan provides seven kinds of benefits:

- a monthly retirement pension;
- a monthly disability pension;
- monthly benefits for children dependent on disabled persons;
- a death benefit;
- a monthly pension for widows;
- monthly benefits for orphans;
- a monthly pension for disabled widowers.

Benefits are in proportion to the amount of income subject to contributions. This income is whatever a participant earns from employment—salaries, wages, or income from self-employment.

Participating provinces

The plan is in force in all provinces except Quebec, which has its own pension plan. However the two plans are so closely

coordinated they operate essentially as one program. Together, they cover nearly all workers in Canada (see below—"Employment not covered by the plan").

The benefits are portable. If you move from one job to another or from one province to another, you do not lose the contributions you have already paid.

And under the Canada Pension Plan, beneficiaries are entitled to payments whether they live in Canada or not.

Social insurance number

Every person covered by the plan must have a social insurance number. Anybody who does not have one must get an application form from his or her employer or, if self-employed, from an office of one of these agencies:

Unemployment Insurance Commission, Department of National Revenue (Taxation), Department of National Health and Welfare, or Post Office Department.

When you are making an enquiry about your own contributions or benefits, be sure to state your social insurance number.

Employment not covered by the plan

The plan is compulsory for people in all types of employment except the following:

- employment by your spouse;
- employment by your father, your mother, or any other person on whom you are dependent and who does not pay you in cash;
- temporary employment unrelated to the business of your employer;
- employment as a migratory worker in such occupations as farming, fishing, trapping, hunting or logging, for less than 25 days a year for the same employer and provided the earnings are less than \$250 a year from the same employer;
- employment as a member of a religious order requiring a vow of perpetual poverty, except by provision to the contrary;
- employment as an exchange-teacher from a foreign country.

Payment of contributions

Employees' contributions are deducted from their pay cheques by their employers.

Self-employed workers pay their contributions direct to the Department of National Revenue (Taxation).

Amount of contributions

Employees' Contributions	1.8 per cent of annual earnings up to \$5,600. These earnings do not include income derived from investments, annuities, or other pension plans.
Employers' Contributions	1.8 per cent of salaries paid annually to employees, up to \$5,600.
Contributions of Self-employed workers	3.6 per cent of annual earnings to a maximum of \$5,600.

In each case, the first \$600 of annual earnings are exempt from contributions.

Applications for retirement pensions

Under the Canada Pension Plan Act a retirement pension can not be claimed until you are 65 years of age.

If you are eligible, your application must reach a CPP regional or local office (see list of addresses at the end of this section) no later than one month before the month the first payment is to be made. On the other hand, this application may be submitted no earlier than three months before payments are due to start.

It is important to submit your application within the period stated. If you do not, you may lose some monthly payments to which you are entitled. Retirement pensions cannot be paid retroactively, except in the case of applicants who are more than 70 years old at the time they submit their pension applications.

Amount of the pension—Retirement pensions are equal to 25 per cent of average annual earnings to \$5,600.

Employment after obtaining a retirement pension—If you apply for a retirement pension between the ages of 65 and 70 and go on working, reductions will be made in your pension for every month your employment income exceeds \$80.

However, after the age of 70, you pay no more contributions and you can claim the full amount of the pension whether you go on working or not; regardless of the amount of your income.

Disability pensions—Who can be considered disabled?

For the purpose of the Canada Pension Plan, a contributor is not deemed to be disabled unless he or she has a physical or

mental impairment that is both severe and prolonged—severe in the sense that the person is incapable of pursuing regular, substantially gainful employment and prolonged in the sense that the disability, in all likelihood, will be constant and for an indefinite period of time, or is likely to result in death. This is determined by a test of a contributor's disability and his or her inability to work.

Who can claim a disability pension?—To be entitled to a disability pension, the contributor must be 18 years of age or over, be disabled according to the terms of the act, and have contributed to the plan for at least five whole or part calendar years during the period from January 1966 to December 1975.

Amount of the pension—The contributor's disability pension consists of a basic sum of \$28.15 a month, plus 75 per cent of the current value of his or her monthly retirement pension. Since the person's retirement pension would not yet be payable, one will be calculated as if he or she were eligible at the same time as payment of the disability pension begins.

No contributions while receiving a disability pension—No contributions are payable to the plan while a person is receiving a disability pension.

Payment of disability pensions—Upon approval, a disability pension starts four months after the month in which the disability is determined, under the act, to have begun. It is paid until recovery, or to age 65, or until death, whichever comes earlier.

Benefits for children of a disabled contributor

The Canada Pension Plan provides benefits for the dependent children of a disabled contributor.

For a disabled male contributor to claim a benefit for his child, the child must be:

- unmarried; and
- the natural or adopted child of the contributor, or a child in the custody and control of the contributor; and
- under the age of 18, or between 18 and 25 years if the child continues to attend school or university full time; and
- not disabled within the meaning of the act, if between 18 and 25.

For a disabled female contributor to claim a benefit for her child, the child must meet all of the above requirements and

also have been wholly or substantially maintained by the female contributor at the time it is determined, under the act, that she became disabled.

Note: No benefit is paid for a child conceived or adopted after it is determined under the act that a contributor became disabled.

Survivors' benefits

The benefits payable to survivors include:

- a lump-sum death benefit payable to the estate;
- a monthly widow's pension;
- monthly benefits for orphans;
- a monthly pension for disabled widowers.

Qualifying period—For survivors to receive benefits, the contributor must have paid into the plan for one-third of the calendar years during which he or she could have contributed, or for 10 calendar years, whichever is shorter. But the person **must** have contributed for at least three calendar years.

Death benefit

When a qualified contributor dies, his or her estate receives a lump sum equal to six times his or her monthly retirement pension. If the contributor wasn't receiving a pension, one is calculated as though the person had become eligible at the time of death.

Widow's pension

The amount of pension a widow can receive under the Canada Pension Plan varies according to her age and material circumstances. For the sake of clarity the widow's pension will be outlined by age:

Widows under 65 years of age—The monthly rate payable to a widow entitled to a full pension is a fixed monthly sum of \$28.15 plus 37.5 per cent of the current value of her deceased husband's monthly retirement pension. If the husband had never received a pension, one is calculated as though he had become eligible at the time of his death.

A widow receives the full pension if she becomes a widow between the ages of 45 and 65, or becomes a widow before the age of 45 and has charge of one or more disabled or dependent

children of the deceased contributor, or becomes a widow before the age of 45 and is herself disabled or becomes disabled before reaching the age of 65.

Widows under 35 years of age—Unless she is disabled or has charge of a disabled or dependent child of the deceased contributor, a woman under 35 when her husband dies is not eligible for a widow's pension until the age of 65, unless she becomes disabled in the meantime.

Widows aged 65 and over—A widow aged 65 or over is eligible for a widow's pension equal to a percentage of the current value of her dead husband's monthly retirement pension. For those eligible, the old age security pension is added to the widow's pension.

Some women who receive a widow's pension may also have contributed to the Canada Pension Plan and are entitled to their own retirement or disability pension.

Benefits for orphans

When a male contributor dies, each of his dependent children is entitled to a monthly orphan's benefit, whether the mother is alive or dead and whether or not the children live with her. These benefits will also be paid on the death of a female contributor if she was wholly or mainly supporting the child at the time of her decease.

To be entitled to orphans' benefits, the child must be dependent on the contributor according to the definition above.

Amount of the benefit—The amount of the orphans' benefit is \$28.15 a month for each of the first four children and \$14.08 a month for each additional child.

Disabled widower's pension

To be entitled to this pension a widower must be disabled at the time of his wife's death and have been wholly or substantially dependent on his wife immediately before her death; and the wife must have contributed to the plan for the minimum period of enrolment (see "Qualifying Period") and the disability must correspond to the definition in the act (see "Who can be considered disabled?").

Amount of pension—For a widower under 65 years of age, the pension is \$28.15 a month plus 37.5 per cent of the value of the monthly retirement pension of the deceased.

For a widower aged 65 or over, the pension equals 60 per cent of the current value of the retirement pension of the deceased.

For more information on any of the programs outlined above, contact the Health and Welfare Canada regional office nearest you.

Health and Welfare Canada Regional Offices

Newfoundland

Post Office Box 607
St. John's, Nfld.

Prince Edward Island

Post Office Box 1238
Charlottetown, P.E.I.

Nova Scotia

Suite 1400
Barrington Tower
Scotia Square
Halifax, N.S.

New Brunswick

Federal Building
633 Queen St.
Fredericton, N.B.

Quebec

Post Office Box 1816
Quebec, Que.

Ontario

Post Office Box 6000
Postal Terminal "Q"
Toronto 7, Ont.

Manitoba

344 Edmonton St.
Winnipeg, Man. R3B 2Y4

Saskatchewan

Federal Building
Scarth Street and Victoria Avenue
Regina, Sask.

Alberta, Yukon and Northwest Territories

Room 646, Federal Building
107th Street
Edmonton, Alta. T5K 1G1

British Columbia

Post Office Box 220
Federal Building
Victoria, B.C.

You may obtain from the same addresses information re application of the Canada Pension Plan in the following situations:

- when a widow remarries
- a woman who marries a disability pensioner
- a woman who marries a retirement pensioner
- death of a contributor after marriage
- divorces
- separations
- common-law unions

Provision for review

The Canada Pension Plan gives all contributors and beneficiaries the right to appeal if they are unhappy with any aspect of the plan's operation.

Salaried people can check with the Department of National Revenue (Taxation) on or before April 30 each year to find out if they should have contributed to the plan during the preceding year, or to find out whether the amount of their contribution was correct.

Requests for review from self-employed people should also be directed to the Department of National Revenue (Taxation).

New Horizons

New Horizons is a program for retired Canadians who want to plan projects for their leisure time and resume an active role in society.

Funds are granted to groups made up of at least 10 volunteers, the majority aged 65 or older.

The proposed projects must be for the benefit of the entire group or preferably the whole community. Previously-funded projects have included setting up a community centre for old people; organizing a transportation service for the elderly and handicapped; opening a community "nearly new" store; fixing up a playground or picnic area; writing local histories; producing documentary films; forming an orchestra; presenting plays and art exhibitions and setting up workshops for teaching weaving, pottery, candlemaking, photography, etc.

New Horizons contributes funds to a given project for a maximum period of 18 months. Extension of financial assistance for a second period of 18 months is possible after reevaluation of the project. It is expected that after this, worthwhile projects will become self-supporting or be supported by the community.

The funds are not to be used to pay salaries to participants but to defray costs of planning, organizing and executing projects, such as: rental of offices or meeting halls, rental or purchase of equipment, minor repairs, telephone, travel expenses, publicity, salaries of temporary staff, consultants' fees, auditors' fees, and other expenses related to carrying out and administering the project. New Horizons will also cover certain expenses incurred to ensure the participation of retired people.

A project that is capable of making money may receive financial assistance from New Horizons on condition that the revenue is put back into the operation of the project.

For further information, address enquiries to the New Horizons Program at the following addresses:

National Office
Health and Welfare Canada
General Purpose Building
Ottawa, Ont. K1A 1B3

Regional Offices

British Columbia
Customs Building
Ground Floor
1104 Hastings St., W.
Vancouver 1, B.C.

**Alberta, Yukon,
Northwest Territories**
11th Floor
10025-106th St.
Edmonton, Alta.

Saskatchewan, Manitoba
Room 202, 460 Main St.
Winnipeg, Man. R3B 1B6

Ontario
Room 623, 25 St. Clair Ave. E.
Toronto, Ont. M4T 1M2

Quebec
685 Cathcart St.
Montreal, Que

**New Brunswick and Prince
Edward Island**
2nd Floor, 1222 Main St.
Moncton, N.B.

Nova Scotia
Room 420, Ralston Building
1557 Hollis St.
Halifax, N.S.

Newfoundland
Room 310, Marshall Building
127 Water St.
St. John's Nfld.

Sources of Information

To make it easier for Canadians to get information about the federal government, Information Canada has set up a network of Information Canada Centres. These combine the functions of government bookstore and enquiry facility, sometimes under one roof, sometimes in two locations. To ask a question about federal government administration, programs or services contact one of these centres in person, by telephone or by letter. Enquiries are either answered on the spot or referred to the most appropriate government information services. Thousands of departmental publications—including some free ones—are available through the Information Canada Centres, and through the agency's central mail order service in Ottawa.

List of Information Canada Centres

Ottawa

Information Canada Centre
171 Slater St.
Ottawa, Ont. K1A 0S9

Vancouver

Information Canada Centre
800 Granville St.
Vancouver, B.C. V6Z 1K4

Montreal

Information Canada Centre
Bookstore
640 Ste-Catherine St., West
Montreal, Que. H3B 1B8

Enquiries

Suite 805
1255 University St.
Montreal, Que. H3B 3W3

Toronto

Information Canada Centre
221 Yonge St.
Toronto, Ont. M5B 1N4

Halifax

Information Canada Centre
1683 Barrington St.
Halifax, N.S.

Winnipeg

Information Canada Centre
Bookstore
393 Portage Ave.
Winnipeg, Man. R3B 2C6

Enquiries

960 Portage Ave., Room 300
Winnipeg, Man. R3C 0R4

For mail orders, write to:

Information Canada Mail Order Service
171 Slater St.
Ottawa, Ont. K1A 0S9

The many federal government departments have their own information services. To learn more about their activities, you may contact them directly. Enquiries should be sent to the following addresses:

Agriculture

Information Division
Department of Agriculture
930 Carling Ave.
Ottawa, Ont. K1A 0C7

Communications

Information Services
Department of Communications
100 Metcalfe St.
Ottawa, Ont. K1A 0C8

Consumer and Corporate Affairs

Information and Public Relations
Department of Consumer and Corporate Affairs
219 Laurier Ave. West
Ottawa, Ont. K1A 0C9

Energy, Mines and Resources

Public Relations and Information Services
Department of Energy, Mines and Resources
588 Booth St.
Ottawa, Ont. K1A 0E4

Environment

Information and Consumer Branch
Department of the Environment
Fontaine Building
Hull, Que. K1A 0H3

External Affairs

Information Division
Department of External Affairs
125 Sussex Drive
Ottawa, Ont. K1A 0G2

Finance

Information Service
Department of Finance
160 Elgin St.
Ottawa, Ont. K1A 0G5

Indian Affairs and Northern Development

Public Information Adviser
Department of Indian Affairs and Northern Development
400 Laurier Ave. West
Ottawa, Ont. K1A 0H4

Industry, Trade and Commerce

Publicity Branch
Department of Industry, Trade and Commerce
122 Kent St.
Ottawa, Ont. K1A 0H5

Justice

Departmental Assistant to the Minister of Justice
Department of Justice
Corner of Wellington and Kent Streets
Ottawa, Ont. K1A 0H8

Labour

Public Relations and Information Services
Department of Labour
340 Laurier Ave. West
Ottawa, Ont. K1A 0J2

Manpower and Immigration

Information Service
Department of Manpower and Immigration
305 Rideau St.
Ottawa, Ont. K1A 0J9

National Defence
Information Services
Department of National Defence
125 Elgin St.
Ottawa, Ont. K1A 0K2

National Health and Welfare
Information Services Directorate
Department of National Health
and Welfare
Tunney's Pasture
Ottawa, Ont. K1A 0K9

**National Revenue—
Customs and Excise**
Information Services
Department of National Revenue
Customs and Excise
444 Sussex Dr.
Ottawa, Ont. K1A 0L5

National Revenue—Taxation
Information Services
Department of National
Revenue—Taxation
875 Heron Rd.
Ottawa, Ont. K1A 0L8

Post Office
Public Affairs Branch
Post Office Department
Riverside Drive
Ottawa, Ont. K1A 0B1

Public Service Commission
Public Relations Division
Public Service Commission
320 Queen St.
Ottawa, Ont. K1A 0M7

Public Works
Information Services
Department of Public Works
Riverside Drive
Ottawa, Ont. K1A 0M2

Regional Economic Expansion
Information Division
Department of Regional Economic
Expansion
161 Laurier Ave. West
Ottawa, Ont. K1A 0M4

Science and Technology
Information Services
Ministry of State for Science and
Technology
140 Wellington St.
Ottawa, Ont. K1A 1A1

Secretary of State Department
Information Services
Department of the Secretary of
State
Lord Elgin Plaza
Ottawa, Ont. K1A 0M5

Solicitor General
Information Services
Department of the Solicitor
General
365 Laurier Ave. West
Ottawa, Ont. K1A 0P8

Supply and Services
Communications and Public
Relations
Department of Supply and Services
123 Slater St.
Ottawa, Ont. K1A 0S5

Transport
Public Affairs
Ministry of Transport
330 Sparks St.
Ottawa, Ont. K1A 0N5

Treasury Board
Communications Division
Treasury Board Secretariat
160 Elgin St.
Ottawa, Ont. K1A 0R5

Urban Affairs
Communications Division
Ministry of State for Urban Affairs
355 River Rd.
Ottawa, Ont. K1A 0P6

Veterans Affairs
Public Relations
Department of Veterans Affairs
Corner of Wellington and Lyon
Streets
Ottawa, Ont. K1A 0P4

This free brochure is one of the Citizens' Services Series, compiled and published by Information Canada.

The Series has been prepared to inform you of a variety of Federal programs and services that could be of particular interest to you.

